

Your dentist, your choice

Aetna Dental® PPO

**Freedom to visit any
dentist you choose!**

We want you to know®
 **Aetna®**

Celebrate your freedom!

Freedom. That's what you'll get as an Aetna Dental Preferred Provider Organization (PPO) plan member. You can pick any licensed dentist in our network. Or you can go outside the Aetna network. Either way, you'll enjoy these features:

- No referrals
- No need to choose a primary care dentist

In-network or out?

The choice is yours, each time you need care. To save more, visit a network dentist. You will typically pay more if you visit a dentist outside the network.

CHOICE # 1:

For simple, affordable coverage — visit a participating dentist

Participating dentists have agreed to offer services at a special rate — so you generally pay less out of pocket for your care.

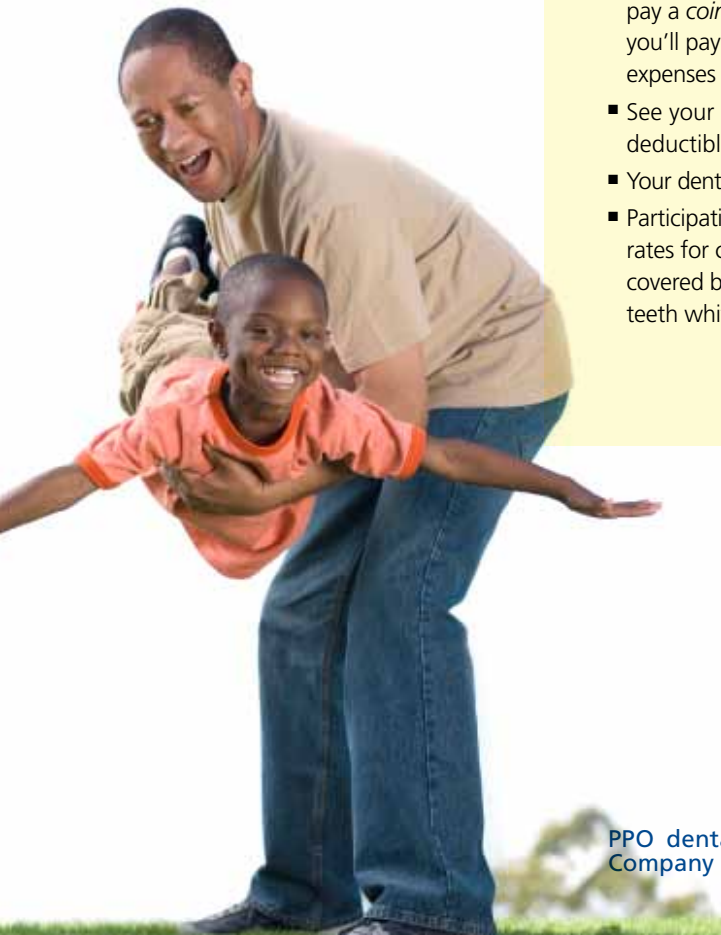
- Log on to our DocFind® directory at **www.aetna.com** to select a participating dentist. Or you can call the Member Services number listed on your Aetna ID card.
- Show your Aetna ID card during your visit.
- Your plan may have a *deductible*. The deductible is the dollar amount you must pay before your plan covers your eligible dental expenses.
- After you pay your deductible, you may pay a *coinsurance* amount. That means you'll pay a percentage of covered expenses at the time of service.
- See your plan documents to learn your deductible or coinsurance amounts.
- Your dentist will submit your claims for you.
- Participating dentists offer their discounted rates for covered services and those not covered by the dental plan. Cosmetic teeth whitening, for instance.

CHOICE #2:

For maximum flexibility — see any other licensed dentist

- You also have the freedom to visit a licensed dentist who does not participate in the Aetna network.
- If your dental insurance plan includes a deductible, you must pay this before your dental plan covers your eligible dental expenses.
- When you've paid your deductible, you pay the coinsurance amount at the time of service.
- Only participating dentists have agreed to negotiated rates for Aetna members, so your costs are typically higher when you go outside the Aetna network.
- You or your dentist can submit a claim form for reimbursement. The amount you're reimbursed may vary by the cost of services in different geographic locations.
- You may need to pay the difference between what your dentist charges and what the plan pays.

There may be annual and lifetime benefit maximums for services. There are also age and frequency limits for certain services. See your plan documents for coverage details..



Visit any licensed dentist!

Aetna Dental PPO — something for everyone!

PAYTON†

Payton is young and single. She cares about keeping her smile fresh and bright. She's in control of her life and wants to see any dentist she likes.

She likes Aetna PPO because:

- **It's flexible** — She can see any dentist, in the network or not.
- **It's simple** — There are no referrals, no matter which dentist she sees.
- **It's attractive** — As an Aetna Dental member, she can even get a non-covered service such as teeth whitening at a negotiated rate.



ALEX†

Alex has young children. He puts his family's dental needs first. He's busy and needs a plan that's easy to use. He is concerned with managing the family budget.

He likes Aetna PPO because:

- **It protects** — He can say “yes” to preventive care services, like fluoride treatments for his children.
- **It's flexible** — He can choose a pediatric dentist just for the kids.
- **It's simple** — He can go in or out of the Aetna network and get benefits.



RICARDO†

Ricardo plans to retire soon. He's focused on good physical and financial health. He understands that a healthy body starts with a healthy mouth.

He likes Aetna PPO because:

- **It's holistic** — It helps him connect his dental care to his well-being.
- **It's national** — He'll find a network dentist, even if he's traveling for business or pleasure.
- **It's affordable** — The benefits help keep him physically and fiscally fit.



†For illustrative purposes only. Does not reflect events experienced by an actual participant.

Online tools, informed decisions

You'll get the tools you need to manage your dental care and get the dental health information you need 24 hours a day, 7 days a week.

Manage your dental benefits — it's a snap!

Find a dentist. Track a claim. Replace your ID card and more. It's easy with your secure member website. Visit **www.aetna.com** to:

- Find a network dentist through our DocFind online directory. Search for a dentist by name, specialty, zip code and miles. You can do it by city and state or county and state, too. You'll even find maps and directions to your dentist's office.
- Get estimated average costs for cleanings, fillings, X-rays, crowns, dentures and more. It's a great tool to help you manage your dental expenses.
- See who's covered by your plan.
- Check claims and statements.
- Request replacement ID cards.
- Send us an e-mail. We're ready to help!

Dental information at your fingertips

Visit our new dental website at **www.aetna.com**. You can:

- Explore great online tools that make it easy to use your dental plan.
- Get answers to dental plan questions.
- Learn how to prevent a dental health problem before it begins.

You can also visit **www.simplestepsdental.com**. There you'll find articles and facts on over 50 dental conditions and treatments. Have a question? There's an *Ask the Dentist* feature and more!

No computer — no problem

Contact us by phone

Call us, after you enroll, at the Member Services number on your Aetna ID card. Our experienced staff is ready to help!



**Enroll in Aetna Dental
PPO Plan today!**

If you need this material translated into another language, please call Member Services at 1-877-238-6200.

Si usted necesita este documento en otro idioma, por favor llame a Servicios al Miembro al 1-877-238-6200.

This material is for information only and is not an offer or invitation to contract. An application must be obtained to obtain coverage. Rates and benefits vary by location. Dental insurance plans contain exclusions and limitations. Dental information programs provide general dental information and are not a substitute for diagnosis or treatment by a dentist or other dental care professional. Dental providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to dental services. Dental insurance plans contain exclusions and limitations. Not all dental services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and/or group size and are subject to change. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to **www.aetna.com**.

Policy forms issued in Oklahoma include: GR-9 and/or GR-9N, GR-23, GR-29 and/or GR-29N.